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From: Beth Wells [mailto:bethwells@netzero.com]

Sent: Thursday, August 03, 2006 2:03 AM

To: Public Hearing

Subject: Bank of Walmart

Walmart should not be allowed to form Bank of Walmart. Look at the damage Walmart has done to the trucking industry, local small businesses, and it's own employees. I think this bank will be yet another way Walmart will attempt to control employee pay and will likely charge outrageous sums for check processings and withdrawals -- charges that apparently won't be regulated.

Walmart has become the devil at the family picnic, and somebody smart needs to reign them in. They are not good for America, and most assuredly won't be good for other countries.